



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/14/2022

45 Day Lock Exp.: 7/29/2022

60 Day Lock Exp.: 8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.571	95.353	95.181	4.000	95.331	95.113	94.941	2.875	92.457	92.307	92.157	3.125	N/A	N/A	N/A
4.125	96.212	95.994	95.822	4.125	95.972	95.754	95.582	3.000	92.779	92.629	92.479	3.250	N/A	N/A	N/A
4.250	96.742	96.592	96.280	4.250	96.502	96.352	96.040	3.125	93.101	92.951	92.801	3.375	N/A	N/A	N/A
4.375	97.357	97.207	96.895	4.375	97.117	96.967	96.655	3.250	93.732	93.529	93.326	3.500	N/A	N/A	N/A
4.500	97.959	97.809	97.497	4.500	97.719	97.569	97.257	3.375	94.048	93.844	93.641	3.625	N/A	N/A	N/A
4.625	98.531	98.381	98.069	4.625	98.291	98.141	97.829	3.500	94.363	94.159	93.956	Margin = 2.250		Index = 2.340	
4.750	98.456	98.306	97.869	4.750	98.216	98.066	97.629	3.625	94.669	94.466	94.263	30 Year OTC			
4.875	99.003	98.853	98.416	4.875	98.763	98.613	98.176	3.750	95.669	95.481	95.294	Rate	30 Day	45 Day	60 Day
5.000	99.510	99.360	98.923	5.000	99.270	99.120	98.683	3.875	95.962	95.774	95.587	6.750	102.750	102.500	102.250
5.125	99.978	99.828	99.391	5.125	99.738	99.588	99.151	4.000	96.243	96.055	95.868				
5.250	99.744	99.594	99.062	5.250	99.504	99.354	98.822	4.125	96.504	96.316	96.129				
5.375	100.191	100.041	99.509	5.375	99.951	99.801	99.269	4.250	97.582	96.973	96.363				
5.500	100.594	100.444	99.912	5.500	100.354	100.204	99.672	4.375	97.832	97.223	96.613				
5.625	100.948	100.798	100.266	5.625	100.708	100.558	100.026	4.500	98.062	97.452	96.843				
5.750	100.734	100.584	99.834	5.750	100.494	100.344	99.594	4.625	98.264	97.655	97.045				
5.875	101.104	100.954	100.204	5.875	100.864	100.714	99.964	4.750	N/A	N/A	N/A				
6.000	101.459	101.309	100.559	6.000	101.219	101.069	100.319	4.875	N/A	N/A	N/A				
6.125	101.807	101.657	100.907	6.125	101.567	101.417	100.667	5.000	N/A	N/A	N/A				
6.250	102.107	101.957	101.207	6.250	100.439	100.289	99.539	5.125	N/A	N/A	N/A				

FHA Streamline															
30/25 Year				20 Year				15/10 Year							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
4.000	95.371	95.271	95.053	94.881	4.000	95.131	95.031	94.813	94.641	2.875	91.587	91.487	91.337	91.187	
4.125	96.012	95.912	95.694	95.522	4.125	95.772	95.672	95.454	95.282	3.000	91.909	91.809	91.659	91.509	
4.250	96.542	96.442	96.224	95.980	4.250	96.302	96.202	96.052	95.740	3.125	92.231	92.131	91.981	91.831	
4.375	97.157	97.057	96.907	96.595	4.375	96.917	96.817	96.667	96.355	3.250	93.462	93.362	93.159	92.956	
4.500	97.759	97.659	97.509	97.197	4.500	97.519	97.419	97.269	96.957	3.375	93.778	93.678	93.474	93.271	
4.625	98.331	98.231	98.081	97.769	4.625	98.091	97.991	97.841	97.529	3.500	94.093	93.993	93.789	93.586	
4.750	98.256	98.156	98.006	97.569	4.750	98.016	97.916	97.766	97.329	3.625	94.399	94.299	94.096	93.893	
4.875	98.803	98.703	98.553	98.116	4.875	98.563	98.463	98.313	97.876	3.750	95.899	95.799	95.611	95.424	
5.000	99.310	99.210	99.060	98.623	5.000	99.070	98.970	98.820	98.383	3.875	96.192	96.092	95.904	95.717	
5.125	99.778	99.678	99.528	99.091	5.125	99.538	99.438	99.288	98.851	4.000	96.473	96.373	96.185	95.998	
5.250	99.544	99.444	99.294	98.762	5.250	99.304	99.204	99.054	98.522	4.125	96.734	96.634	96.446	96.259	
5.375	99.991	99.891	99.741	99.209	5.375	99.751	99.651	99.501	98.969	4.250	97.112	97.012	96.803	96.613	
5.500	100.394	100.294	100.144	99.612	5.500	100.154	100.054	99.904	99.372	4.375	97.362	97.262	97.053	96.863	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 4.750%-5.750%			-1.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	203(k) & 203(k)s are Borrower Paid only	DPA Advantage Adjustment		
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		-0.250
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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7/14/2022

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60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	88.789	88.639	88.489	3.500	N/A	N/A	N/A
4.500	96.153	96.003	95.691	4.500	96.013	95.863	95.551	2.875	89.106	88.956	88.806	3.625	N/A	N/A	N/A
4.625	96.725	96.575	96.263	4.625	96.585	96.435	96.123	3.000	89.427	89.277	89.127	Margin = 2.250		Index = 2.340	
4.750	96.837	96.687	96.250	4.750	96.697	96.547	96.110	3.125	89.750	89.600	89.450	30 Year OTC			
4.875	97.384	97.234	96.797	4.875	97.244	97.094	96.657	3.250	90.637	90.434	90.231	Rate	30 Day	45 Day	60 Day
5.000	97.891	97.741	97.304	5.000	97.751	97.601	97.164	3.375	90.953	90.750	90.547	4.250	N/A	N/A	N/A
5.125	98.359	98.209	97.772	5.125	98.219	98.069	97.632	3.500	91.268	91.065	90.862	4.375	N/A	N/A	N/A
5.250	97.687	97.537	97.006	5.250	97.547	97.397	96.866	3.625	91.574	91.371	91.168	4.500	N/A	N/A	N/A
5.375	98.134	97.984	97.453	5.375	97.994	97.844	97.313	3.750	93.074	92.887	92.699	4.625	N/A	N/A	N/A
5.500	98.537	98.387	97.856	5.500	98.397	98.247	97.716	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	98.891	98.741	98.210	5.625	98.751	98.601	98.070	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	96.334	96.184	95.434	5.750	96.194	96.044	95.294	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	96.704	96.554	95.804	5.875	96.564	96.414	95.664	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	97.059	96.909	96.159	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	96.253	96.153	96.003	95.691	4.500	96.113	96.013	95.863	95.551	2.750	88.358	88.258	88.108	87.958
4.625	96.825	96.725	96.575	96.263	4.625	96.685	96.585	96.435	96.123	2.875	88.675	88.575	88.425	88.275
4.750	96.937	96.837	96.687	96.250	4.750	96.797	96.697	96.547	96.110	3.000	88.996	88.896	88.746	88.596
4.875	97.484	97.384	97.234	96.797	4.875	97.344	97.244	97.094	96.657	3.125	89.319	89.219	89.069	88.919
5.000	97.991	97.891	97.741	97.304	5.000	97.851	97.751	97.601	97.164	3.250	91.300	91.200	90.997	90.794
5.125	98.459	98.359	98.209	97.772	5.125	98.319	98.219	98.069	97.632	3.375	91.615	91.515	91.312	91.109
5.250	97.787	97.687	97.537	97.006	5.250	97.647	97.547	97.397	96.866	3.500	91.930	91.830	91.627	91.424
5.375	98.234	98.134	97.984	97.453	5.375	98.094	97.994	97.844	97.313	3.625	92.237	92.137	91.934	91.731
5.500	98.637	98.537	98.387	97.856	5.500	98.497	98.397	98.247	97.716	3.750	94.142	94.042	93.855	93.667

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 4.750%-5.750%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	93.968	93.868	93.768	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	93.054	92.933	92.854	2.000	N/A	N/A	N/A	4.250	93.928	93.828	93.728
4.375	94.571	94.471	94.371	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	93.820	93.699	93.620	2.125	N/A	N/A	N/A	4.375	94.530	94.430	94.330
4.500	95.124	95.004	94.924	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	94.564	94.443	94.364	2.250	N/A	N/A	N/A	4.500	95.239	95.139	95.039
4.625	95.802	95.681	95.602	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	95.237	95.116	95.037	2.375	N/A	N/A	N/A	4.625	95.918	95.797	95.697
4.750	96.443	96.322	96.243	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	95.872	95.751	95.672	2.500	N/A	N/A	N/A	4.750	96.559	96.434	96.310
4.875	96.994	96.873	96.794	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	96.488	96.366	96.288	2.625	N/A	N/A	N/A	4.875	97.111	96.986	96.862
4.990	97.368	97.247	97.168	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	97.079	96.951	96.879	2.750	N/A	N/A	N/A	4.990	97.485	97.359	97.236
5.000	97.468	97.347	97.268	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	97.179	97.051	96.979	2.875	N/A	N/A	N/A	5.000	97.585	97.459	97.336
5.125	97.841	97.720	97.641	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	97.796	97.667	97.596	2.990	N/A	N/A	N/A	5.125	97.970	97.837	97.708
5.250	98.323	98.195	98.123	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	98.345	98.217	98.145	3.000	N/A	N/A	N/A	5.250	98.526	98.392	98.261
5.375	98.704	98.576	98.504	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	98.721	98.593	98.521	3.125	N/A	N/A	N/A	5.375	98.906	98.772	98.641
5.500	99.061	98.933	98.861	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	99.004	98.876	98.804	3.250	N/A	N/A	N/A	5.500	99.263	99.129	98.998
5.625	99.499	99.295	99.299	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	99.215	99.070	99.015	3.375	N/A	N/A	N/A	5.625	99.689	99.522	99.361
5.750	100.004	99.800	99.804	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	99.652	99.448	99.452	3.500	N/A	N/A	N/A	5.750	100.194	100.027	99.860
5.875	100.375	100.171	100.175	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	100.020	99.816	99.820	3.625	N/A	N/A	N/A	5.875	100.565	100.398	100.230
5.990	100.611	100.407	100.411	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	100.191	99.987	99.991	3.750	N/A	N/A	N/A	5.990	100.801	100.634	100.467
6.000	100.711	100.507	100.511	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	100.291	100.087	100.091	3.875	N/A	N/A	N/A	6.000	100.901	100.734	100.567
6.125	101.162	100.852	100.884	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	100.424	100.142	100.224	3.990	N/A	N/A	N/A	6.125	101.324	101.023	100.739
6.250	101.612	101.302	101.294	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	100.839	100.529	100.521	4.000	N/A	N/A	N/A	6.250	101.774	101.473	101.178
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.250	94.753	94.632	94.553	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	93.161	93.061	92.961	3.250	93.073	92.973	92.866
2.875	N/A	N/A	N/A	4.375	95.431	95.310	95.231	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	94.142	94.042	93.942	3.375	94.054	93.954	93.847
2.990	N/A	N/A	N/A	4.500	96.089	95.968	95.889	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	94.715	94.615	94.515	3.500	94.620	94.500	94.355
3.000	N/A	N/A	N/A	4.625	96.728	96.607	96.528	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	95.291	95.191	95.091	3.625	95.196	95.076	94.931
3.125	N/A	N/A	N/A	4.750	97.263	97.142	97.063	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	95.815	95.715	95.615	3.750	95.720	95.600	95.455
3.250	N/A	N/A	N/A	4.875	97.744	97.623	97.544	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	96.316	96.216	96.116	3.875	96.213	96.085	95.933
3.375	N/A	N/A	N/A	4.990	98.035	97.914	97.835	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	96.812	96.710	96.612	3.990	96.710	96.558	96.389
3.500	N/A	N/A	N/A	5.000	98.135	98.014	97.935	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	96.912	96.810	96.712	4.000	96.810	96.658	96.489
3.625	N/A	N/A	N/A	5.125	98.457	98.336	98.257	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	97.437	97.334	97.237	4.125	97.334	97.182	97.013
3.750	N/A	N/A	N/A	5.250	98.809	98.681	98.608	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	97.908	97.806	97.708	4.250	97.806	97.654	97.485
3.875	N/A	N/A	N/A	5.375	99.076	98.947	98.875	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	98.327	98.224	98.127	4.375	98.225	98.073	97.904
3.990	N/A	N/A	N/A	5.500	99.357	99.229	99.156	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	98.707	98.605	98.507	4.500	98.605	98.453	98.284
4.000	N/A	N/A	N/A	5.625	99.726	99.522	99.526	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	99.091	98.988	98.891	4.625	98.988	98.836	98.667
4.125	N/A	N/A	N/A	5.750	100.102	99.898	99.902	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	99.403	99.235	99.121	4.750	99.235	98.953	98.630
4.250	N/A	N/A	N/A	5.875	100.388	100.184	100.188	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	99.785	99.617	99.503	4.875	99.617	99.335	99.012
4.375	N/A	N/A	N/A	5.990	100.528	100.324	100.328	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.011	99.843	99.729	4.990	99.842	99.560	99.237
4.500	N/A	N/A	N/A	6.000	100.628	100.424	100.428	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.111	99.943	99.829	5.000	99.942	99.660	99.337
4.625	N/A	N/A	N/A	6.125	100.874	100.603	100.674	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.437	100.269	100.155	5.125	100.268	99.986	99.663
4.750	N/A	N/A	N/A	6.250	101.178	100.868	100.877	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.793	100.629	100.515	5.250	100.629	99.722	99.398
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	93.059	92.859	92.859	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	94.273	94.073	94.073
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	94.122	93.922	93.922	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	94.777	94.577	94.577
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	94.691	94.491	94.491	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	95.236	95.036	95.036
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	95.139	94.939	94.939	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	95.739	95.539	95.539
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	95.505	95.305	95.305	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	96.263	96.063	96.063
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	95.837	95.637	95.637	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	96.738	96.538	96.538
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	96.032	95.832	95.832	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.080	96.880	96.880
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	96.132	95.932	95.932	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.180	96.980	96.980
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	96.408	96.208	96.208	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	97.593	97.393	9



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

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Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
4.000	92.187	92.087	91.987	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	89.853	89.753	89.653	2.750	N/A	N/A	N/A	4.000	92.999	92.899	92.799						
4.125	92.867	92.767	92.667	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	90.625	90.525	90.425	2.875	N/A	N/A	N/A	4.125	93.671	93.571	93.471						
4.250	93.921	93.821	93.721	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	92.711	92.611	92.511	2.990	N/A	N/A	N/A	4.250	94.512	94.412	94.312						
4.375	94.535	94.435	94.335	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	93.325	93.225	93.125	3.000	N/A	N/A	N/A	4.375	95.118	95.018	94.918						
4.500	95.132	95.032	94.932	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	93.924	93.824	93.724	3.125	N/A	N/A	N/A	4.500	95.706	95.606	95.506						
4.625	95.617	95.517	95.417	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	94.407	94.307	94.207	3.250	N/A	N/A	N/A	4.625	96.179	96.079	95.979						
4.750	96.451	96.351	96.251	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	95.553	95.453	95.353	3.375	N/A	N/A	N/A	4.750	96.946	96.846	96.746						
4.875	97.060	96.960	96.860	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.162	96.062	95.962	3.500	N/A	N/A	N/A	4.875	97.544	97.444	97.344						
4.990	97.483	97.381	97.283	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.307	96.205	96.107	3.625	N/A	N/A	N/A	4.990	97.955	97.853	97.755						
5.000	97.583	97.481	97.383	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	96.407	96.305	96.207	3.750	N/A	N/A	N/A	5.000	98.055	97.953	97.855						
5.125	97.994	97.893	97.794	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	96.298	96.197	96.098	3.875	N/A	N/A	N/A	5.125	98.457	98.356	98.257						
5.250	98.445	98.340	98.245	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	96.689	96.584	96.489	3.990	N/A	N/A	N/A	5.250	98.909	98.804	98.709						
5.375	98.925	98.819	98.725	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	97.309	97.203	97.109	4.000	N/A	N/A	N/A	5.375	99.378	99.272	99.178						
5.500	99.227	99.120	99.025	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	97.661	97.554	97.459	4.125	N/A	N/A	N/A	5.500	99.672	99.565	99.470						
5.625	99.563	99.447	99.355	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	98.039	97.933	97.831	4.250	N/A	N/A	N/A	5.625	99.997	99.881	99.789						
5.750	100.112	100.012	99.930	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.470	98.370	97.988	4.375	N/A	N/A	N/A	5.750	100.459	100.359	99.977						
5.875	100.468	100.368	99.979	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.336	99.236	98.847	4.500	N/A	N/A	N/A	5.875	100.804	100.704	100.315						
5.990	100.684	100.584	100.186	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.554	99.454	99.056	4.625	N/A	N/A	N/A	5.990	101.011	100.911	100.513						
6.000	100.784	100.684	100.286	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.654	99.554	99.156	4.750	N/A	N/A	N/A	6.000	101.111	101.011	100.613						

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	93.719	93.619	93.506	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	91.904	91.804	91.704	3.000	92.259	92.159	92.059
2.875	N/A	N/A	N/A	4.125	94.427	94.327	94.207	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	92.526	92.426	92.326	3.125	92.880	92.780	92.680
2.990	N/A	N/A	N/A	4.250	95.045	94.945	94.818	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	93.120	93.020	92.920	3.250	93.470	93.370	93.270
3.000	N/A	N/A	N/A	4.375	95.728	95.628	95.498	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.134	94.034	93.934	3.375	94.483	94.383	94.283
3.125	N/A	N/A	N/A	4.500	96.360	96.260	96.120	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.666	94.566	94.466	3.500	95.012	94.912	94.812
3.250	N/A	N/A	N/A	4.625	96.836	96.736	96.590	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.337	95.237	95.137	3.625	95.689	95.589	95.489
3.375	N/A	N/A	N/A	4.750	97.398	97.298	97.144	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.801	95.701	95.601	3.750	96.150	96.050	95.950
3.500	N/A	N/A	N/A	4.875	97.959	97.859	97.697	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.284	96.184	96.084	3.875	96.612	96.512	96.412
3.625	N/A	N/A	N/A	4.990	98.180	98.080	97.909	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.716	96.616	96.516	3.990	96.983	96.883	96.783
3.750	N/A	N/A	N/A	5.000	98.280	98.180	98.009	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.816	96.716	96.616	4.000	97.083	96.983	96.883
3.875	N/A	N/A	N/A	5.125	98.176	98.071	97.904	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.348	97.248	97.148	4.125	97.611	97.511	97.411
3.990	N/A	N/A	N/A	5.250	98.778	98.669	98.496	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	97.892	97.792	97.692	4.250	98.149	98.049	97.949
4.000	N/A	N/A	N/A	5.375	99.097	98.984	98.808	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.307	98.207	98.107	4.375	98.560	98.460	98.360
4.125	N/A	N/A	N/A	5.500	99.446	99.330	99.152	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.637	98.537	98.437	4.500	98.882	98.782	98.682
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	98.939	98.839	98.739	4.625	99.182	99.082	98.982
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.380	99.280	99.180	4.750	99.627	99.527	99.427
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	99.755	99.655	99.555	4.875	100.000	99.900	99.800
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.000	99.900	99.800	4.990	100.280	100.180	100.078
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.100	100.000	99.900	5.000	100.380	100.280	100.178



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

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7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	92.187	92.087	91.987	4.000	93.719	93.619	93.506	3.000	91.904	91.804	91.704	4.000	90.345	90.245	90.145	3.000	90.198	90.098	89.998
4.125	92.867	92.767	92.667	4.125	94.427	94.327	94.207	3.125	92.526	92.426	92.326	4.125	91.071	90.971	90.871	3.125	90.771	90.671	90.571
4.250	93.921	93.821	93.721	4.250	95.045	94.945	94.818	3.250	93.120	93.020	92.920	4.250	92.641	92.541	92.441	3.250	91.294	91.194	91.094
4.375	94.535	94.435	94.335	4.375	95.728	95.628	95.498	3.375	94.134	94.034	93.934	4.375	93.255	93.155	93.055	3.375	92.384	92.284	92.184
4.500	95.132	95.032	94.932	4.500	96.360	96.260	96.120	3.500	94.666	94.566	94.466	4.500	93.853	93.753	93.653	3.500	92.988	92.888	92.788
4.625	95.617	95.517	95.417	4.625	96.836	96.736	96.590	3.625	95.337	95.237	95.137	4.625	94.337	94.237	94.137	3.625	93.696	93.596	93.496
4.750	96.451	96.351	96.251	4.750	97.398	97.298	97.144	3.750	95.801	95.701	95.601	4.750	95.327	95.227	95.127	3.750	94.497	94.397	94.297
4.875	97.060	96.960	96.860	4.875	97.959	97.859	97.697	3.875	96.284	96.184	96.084	4.875	95.936	95.836	95.736	3.875	95.082	94.982	94.882
4.990	97.483	97.381	97.283	4.990	98.180	98.080	97.909	3.990	96.716	96.616	96.516	4.990	96.220	96.118	96.020	3.990	95.574	95.474	95.374
5.000	97.583	97.481	97.383	5.000	98.280	98.180	98.009	4.000	96.816	96.716	96.616	5.000	96.320	96.218	96.120	4.000	95.674	95.574	95.474
5.125	97.994	97.893	97.794	5.125	98.176	98.071	97.904	4.125	97.348	97.248	97.148	5.125	96.471	96.370	96.271	4.125	96.243	96.143	96.043
5.250	98.445	98.340	98.245	5.250	98.778	98.669	98.496	4.250	97.892	97.792	97.692	5.250	96.892	96.787	96.692	4.250	96.807	96.707	96.607
5.375	98.925	98.819	98.725	5.375	99.097	98.984	98.808	4.375	98.307	98.207	98.107	5.375	97.442	97.336	97.242	4.375	97.226	97.126	97.026
5.500	99.227	99.120	99.025	5.500	99.446	99.330	99.152	4.500	98.637	98.537	98.437	5.500	97.769	97.662	97.567	4.500	97.560	97.460	97.360
5.625	99.563	99.447	99.355	5.625	99.786	99.667	99.482	4.625	98.939	98.839	98.645	5.625	98.126	98.010	97.918	4.625	98.015	97.915	97.721
5.750	100.112	100.012	99.630	5.750	99.792	99.664	99.310	4.750	99.380	99.280	99.083	5.750	98.616	98.516	98.134	4.750	98.348	98.248	98.051
5.875	100.498	100.398	100.009	5.875	100.202	100.071	99.715	4.875	99.755	99.655	99.456	5.875	99.257	99.157	98.768	4.875	98.975	98.875	98.676
5.990	100.746	100.646	100.248	5.990	100.428	100.299	99.939	4.990	100.000	99.900	99.698	5.990	99.506	99.406	99.008	4.990	99.220	99.120	98.918
6.000	100.846	100.746	100.348	6.000	100.528	100.399	100.039	5.000	100.100	100.000	99.798	6.000	99.606	99.506	99.108	5.000	99.320	99.220	99.018

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline [†]IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 12:20 pm ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	90.675	90.550	90.425	
5.375	91.050	90.925	90.800	
5.500	91.425	91.300	91.175	
5.625	92.425	92.300	92.175	
5.750	92.675	92.550	92.425	
5.875	92.925	92.800	92.675	
5.990	94.800	94.675	94.550	
6.125	95.050	94.925	94.800	
6.250	95.300	95.175	95.050	
6.375	95.550	95.425	95.300	
6.500	95.800	95.675	95.550	
6.625	98.050	97.925	97.800	
6.750	98.300	98.175	98.050	
6.875	98.550	98.425	98.300	
6.990	98.800	98.675	98.550	
7.125	99.050	98.925	98.800	
7.250	99.300	99.175	99.050	
7.375	99.550	99.425	99.300	
7.500	99.800	99.675	99.550	
7.625	100.050	99.925	99.800	
7.750	100.300	100.175	100.050	
7.875	100.550	100.425	100.300	
7.990	100.800	100.675	100.550	
8.125	101.050	100.925	100.800	
8.250	101.300	101.175	101.050	
8.375	101.550	101.425	101.300	
8.500	101.800	101.675	101.550	
8.625	102.050	101.925	101.800	
8.750	102.300	102.175	102.050	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	90.425	90.300	90.175	
5.375	90.800	90.675	90.550	
5.500	91.175	91.050	90.925	
5.625	92.175	92.050	91.925	
5.750	92.425	92.300	92.175	
5.875	92.675	92.550	92.425	
5.990	94.550	94.425	94.300	
6.125	94.800	94.675	94.550	
6.250	95.050	94.925	94.800	
6.375	95.300	95.175	95.050	
6.500	95.550	95.425	95.300	
6.625	97.800	97.675	97.550	
6.750	98.050	97.925	97.800	
6.875	98.300	98.175	98.050	
6.990	98.550	98.425	98.300	
7.125	98.800	98.675	98.550	
7.250	99.050	98.925	98.800	
7.375	99.300	99.175	99.050	
7.500	99.550	99.425	99.300	
7.625	99.800	99.675	99.550	
7.750	100.050	99.925	99.800	
7.875	100.300	100.175	100.050	
7.990	100.550	100.425	100.300	
8.125	100.800	100.675	100.550	
8.250	101.050	100.925	100.800	
8.375	101.300	101.175	101.050	
8.500	101.550	101.425	101.300	
8.625	101.800	101.675	101.550	
8.750	102.050	101.925	101.800	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				99.550
NOO without PPP*				98.800
Rate	30 Day	45 Day	60 Day	
5.250	90.175	90.050	89.925	
5.375	90.550	90.425	90.300	
5.500	90.925	90.800	90.675	
5.625	91.925	91.800	91.675	
5.750	92.175	92.050	91.925	
5.875	92.425	92.300	92.175	
5.990	94.300	94.175	94.050	
6.125	94.550	94.425	94.300	
6.250	94.800	94.675	94.550	
6.375	95.050	94.925	94.800	
6.500	95.300	95.175	95.050	
6.625	97.550	97.425	97.300	
6.750	97.800	97.675	97.550	
6.875	98.050	97.925	97.800	
6.990	98.300	98.175	98.050	
7.125	98.550	98.425	98.300	
7.250	98.800	98.675	98.550	
7.375	99.050	98.925	98.800	
7.500	99.300	99.175	99.050	
7.625	99.550	99.425	99.300	
7.750	99.800	99.675	99.550	
7.875	100.050	99.925	99.800	
7.990	100.300	100.175	100.050	
8.125	100.550	100.425	100.300	
8.250	100.800	100.675	100.550	
8.375	101.050	100.925	100.800	
8.500	101.300	101.175	101.050	
8.625	101.550	101.425	101.300	
8.750	101.800	101.675	101.550	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006

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